

100 TYPICAL INTERNET NETWORK CONFIGURATION

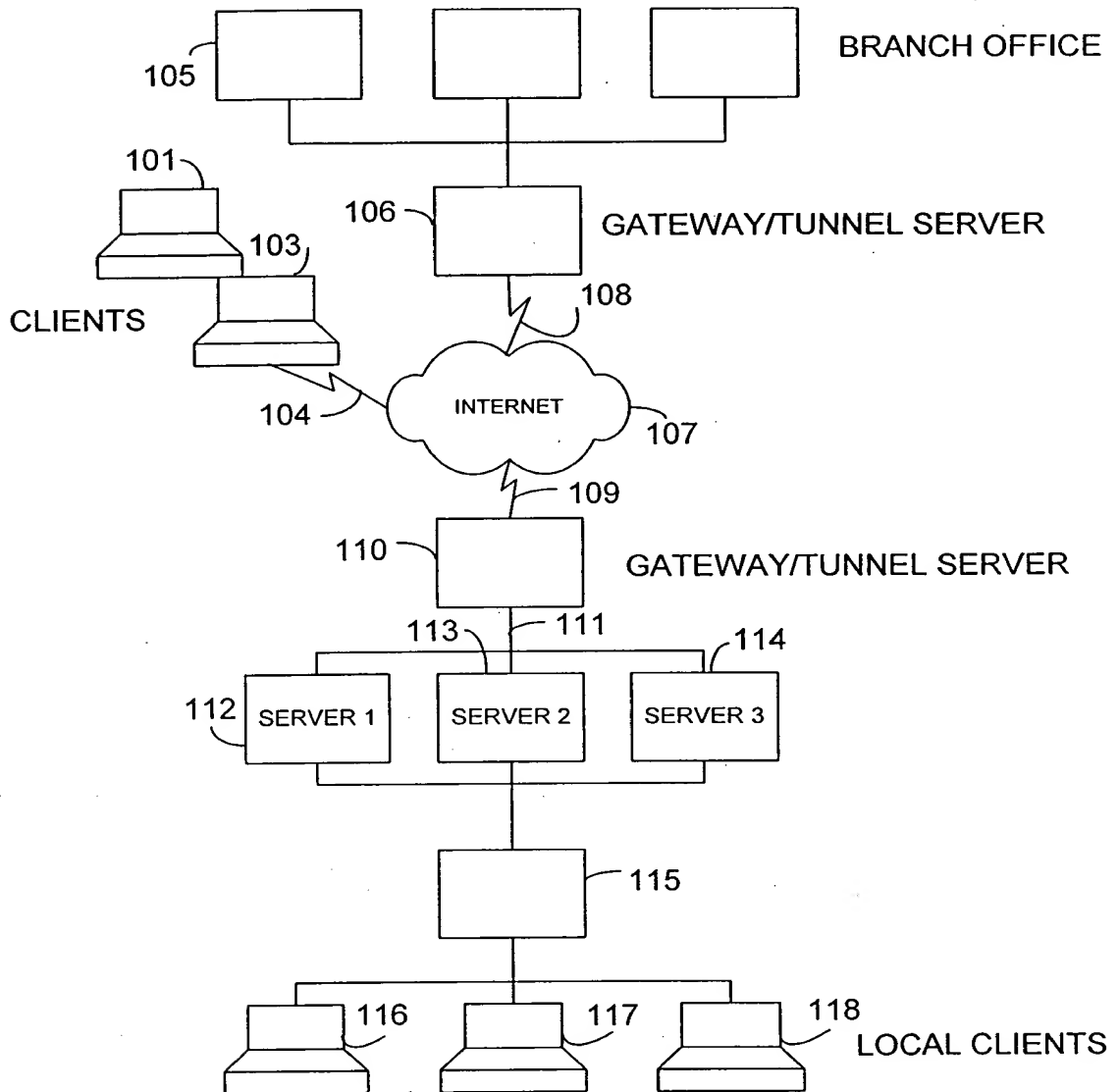


FIG. 1

200 TYPICAL GENERAL PURPOSE COMPUTER

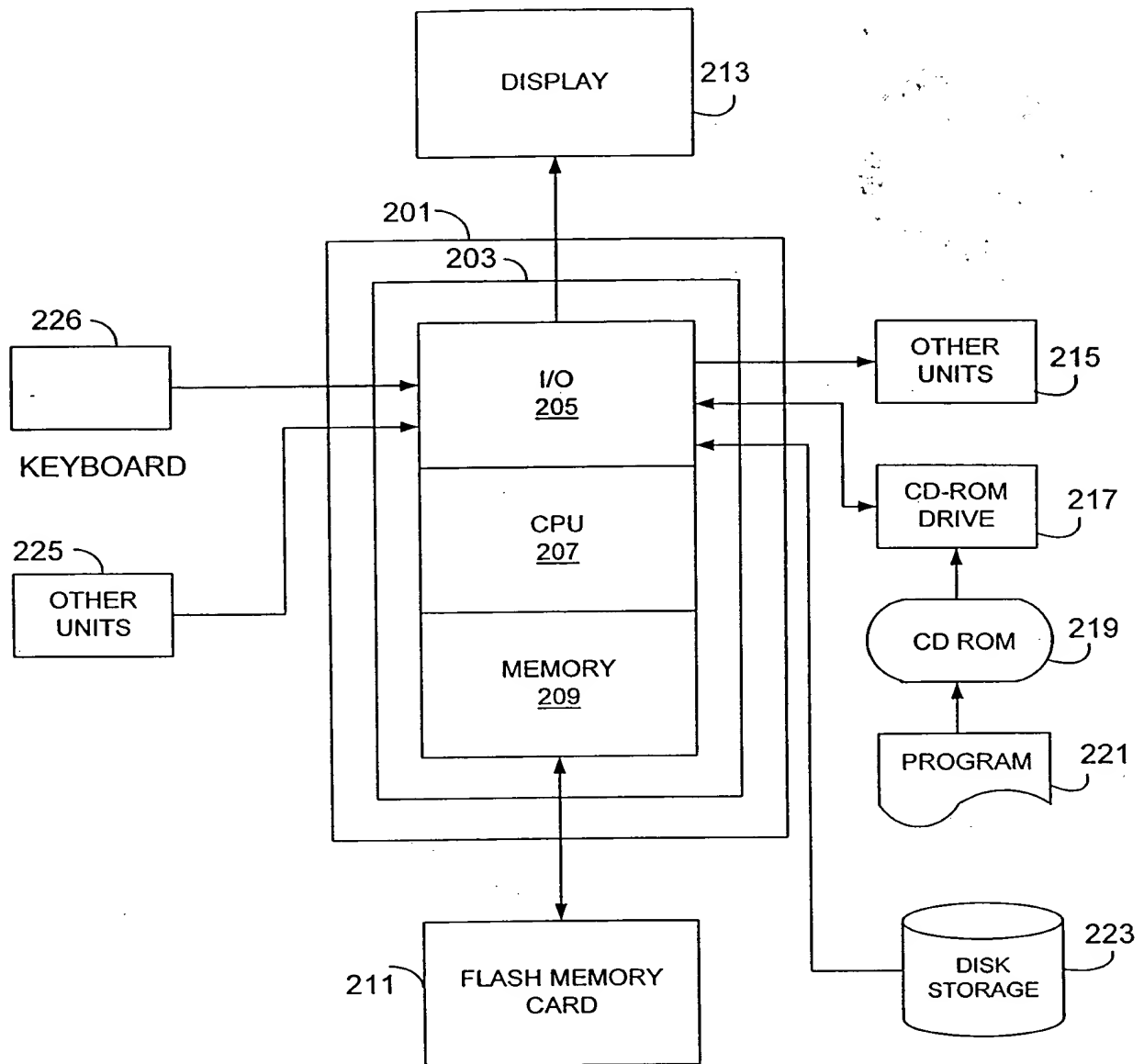


FIG. 2

Figure 3

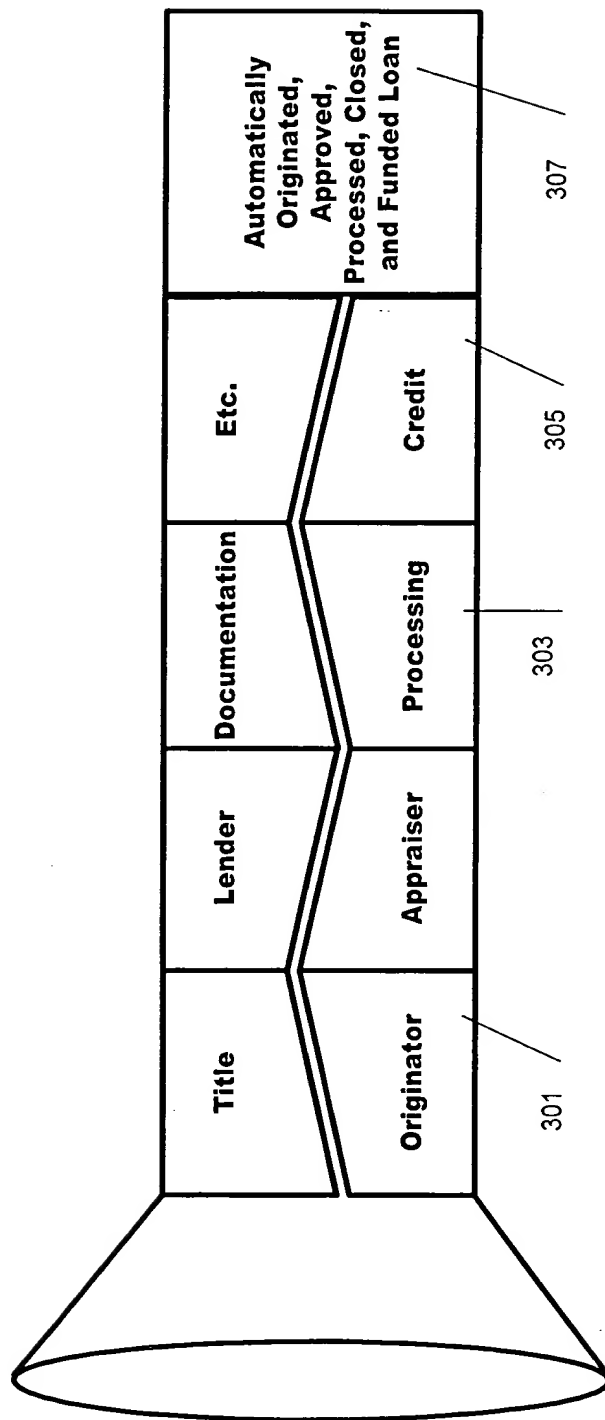


Figure 4A

400

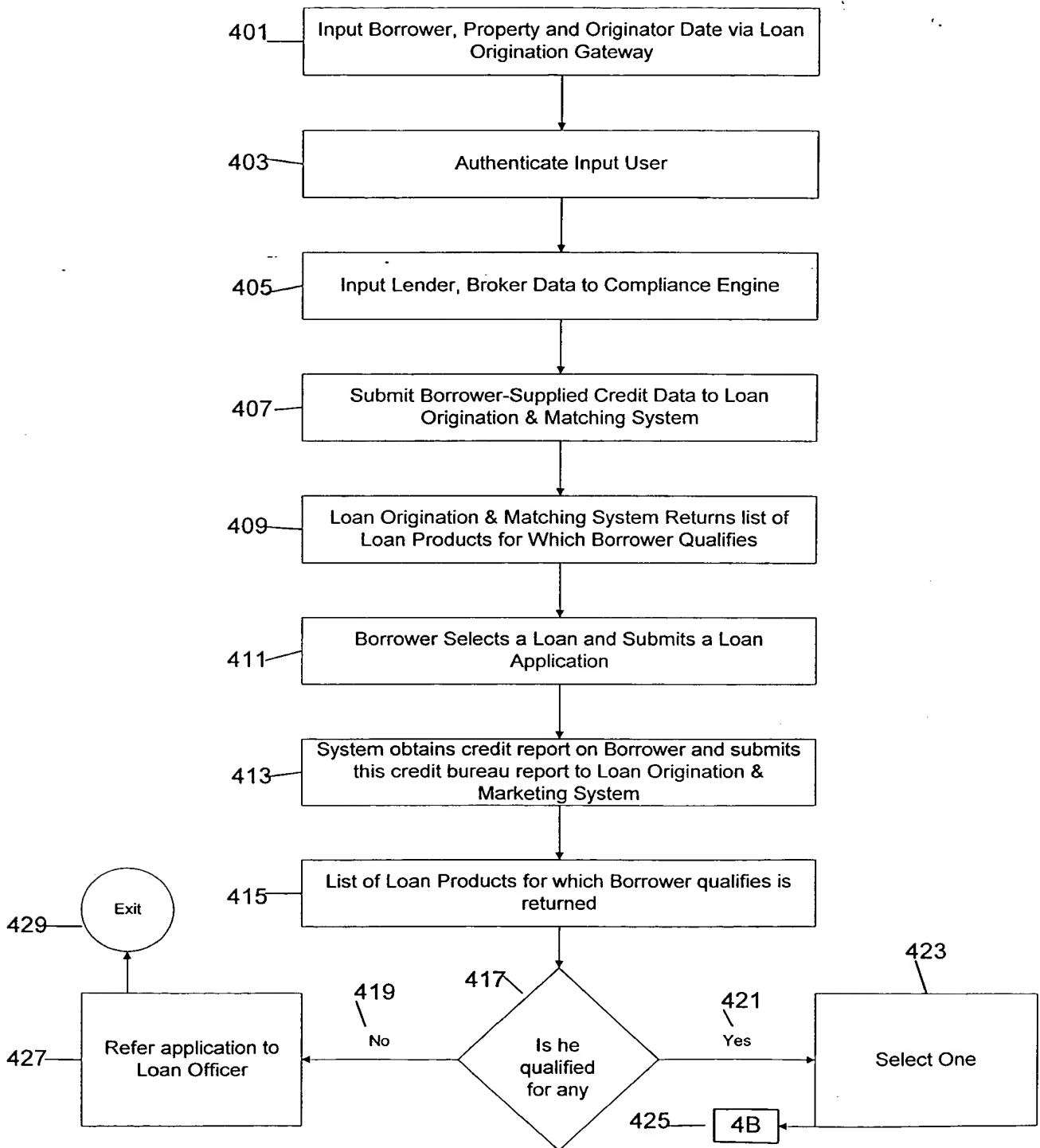
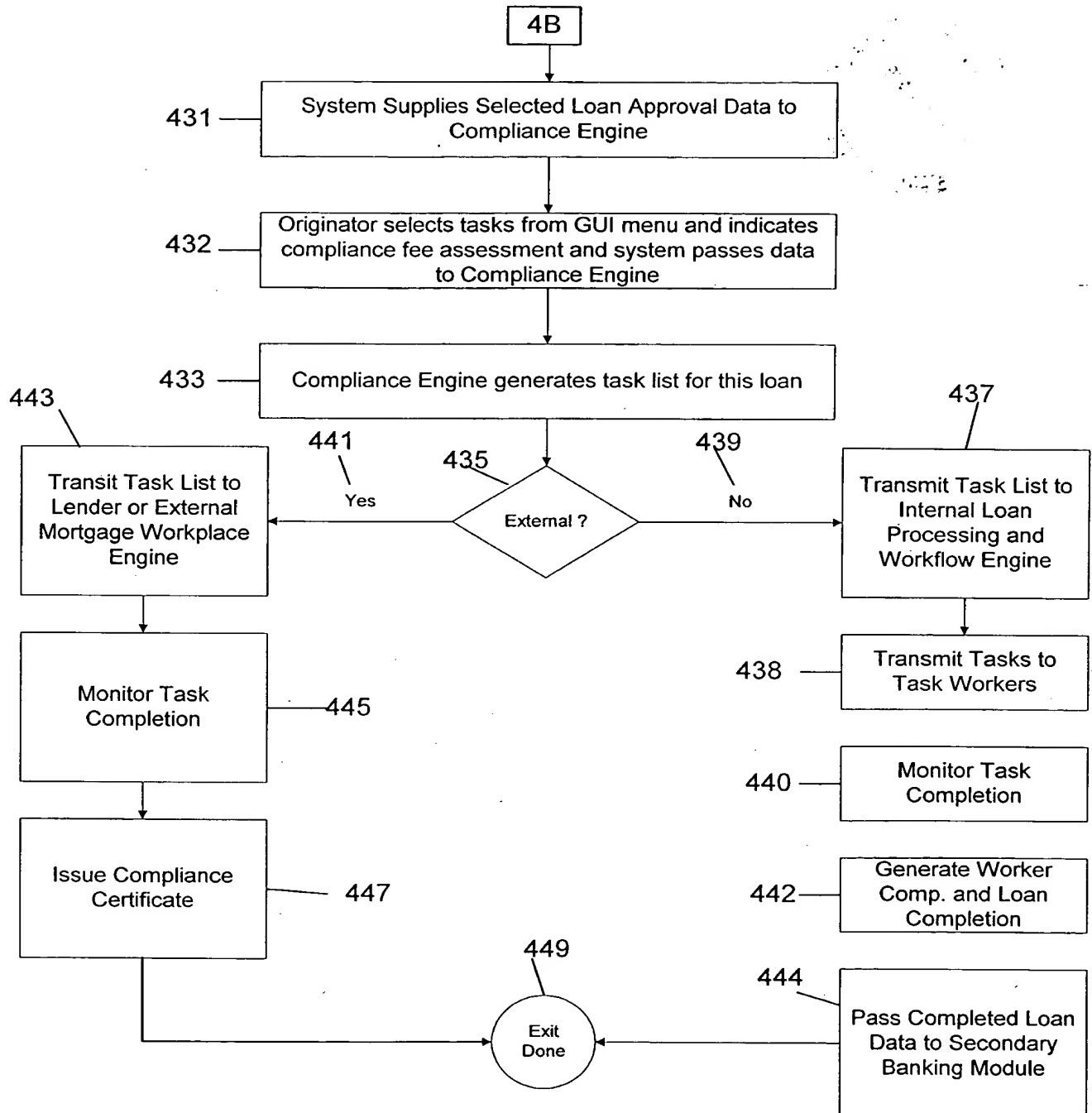


Figure 4B



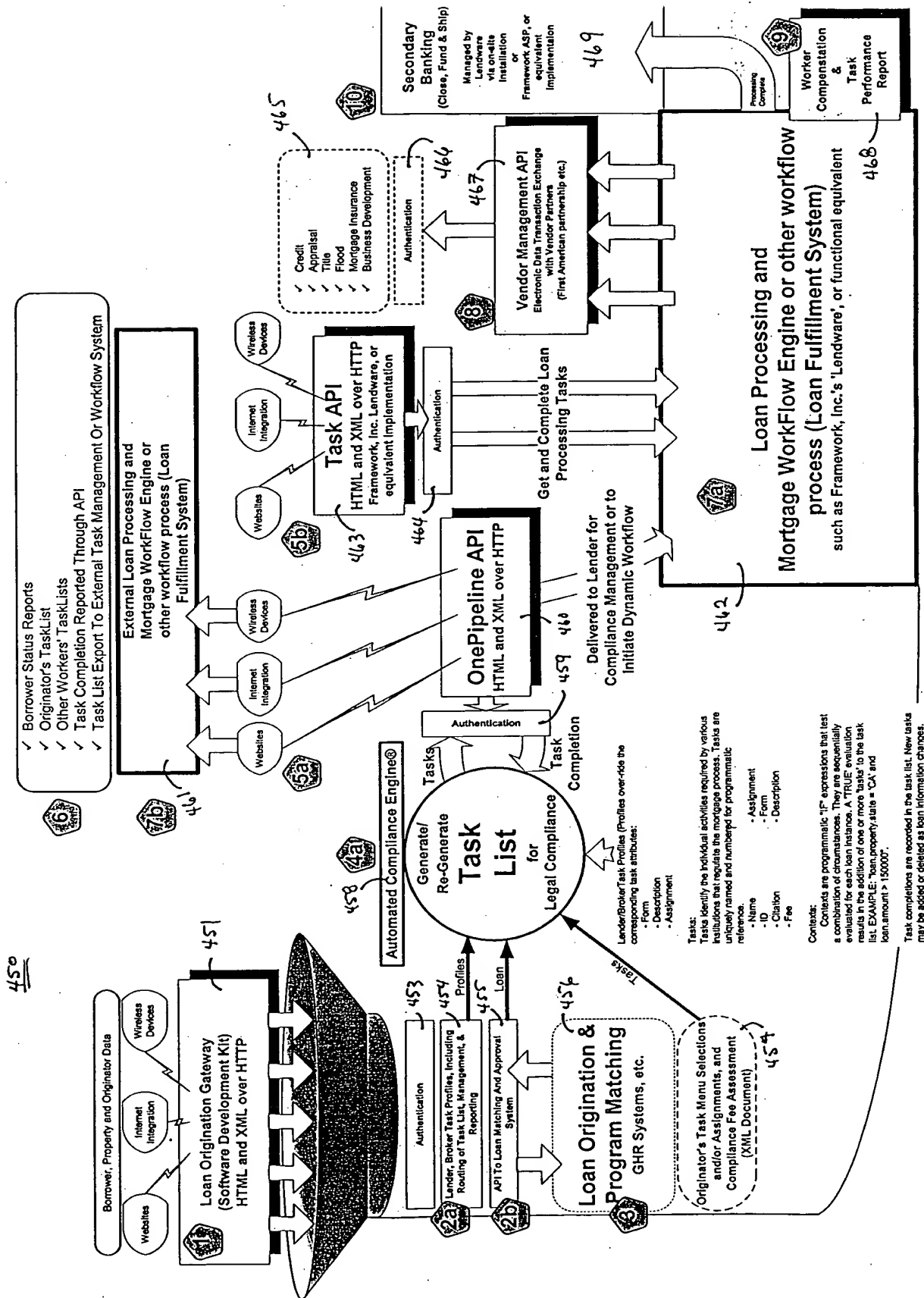


Figure 4C

475

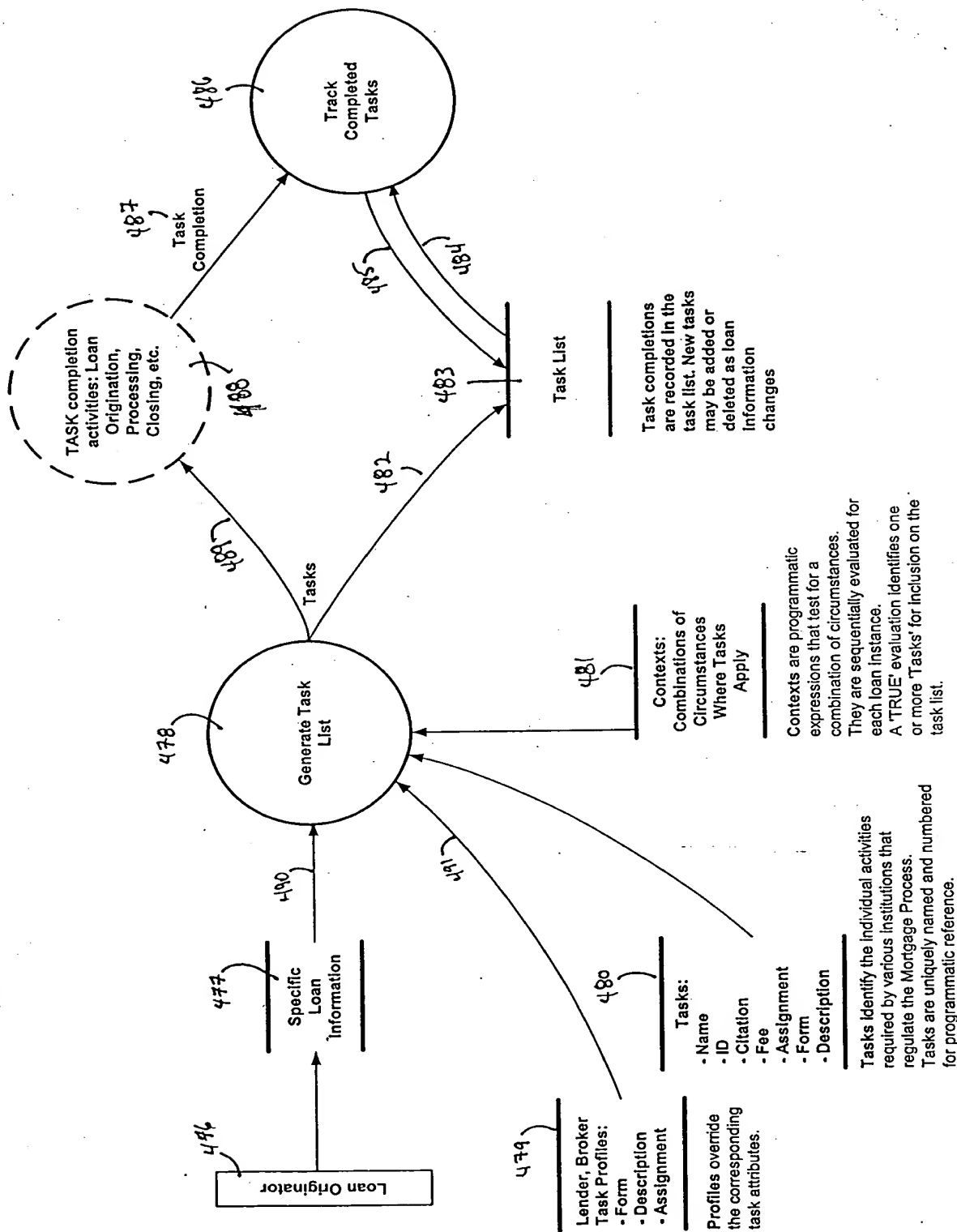
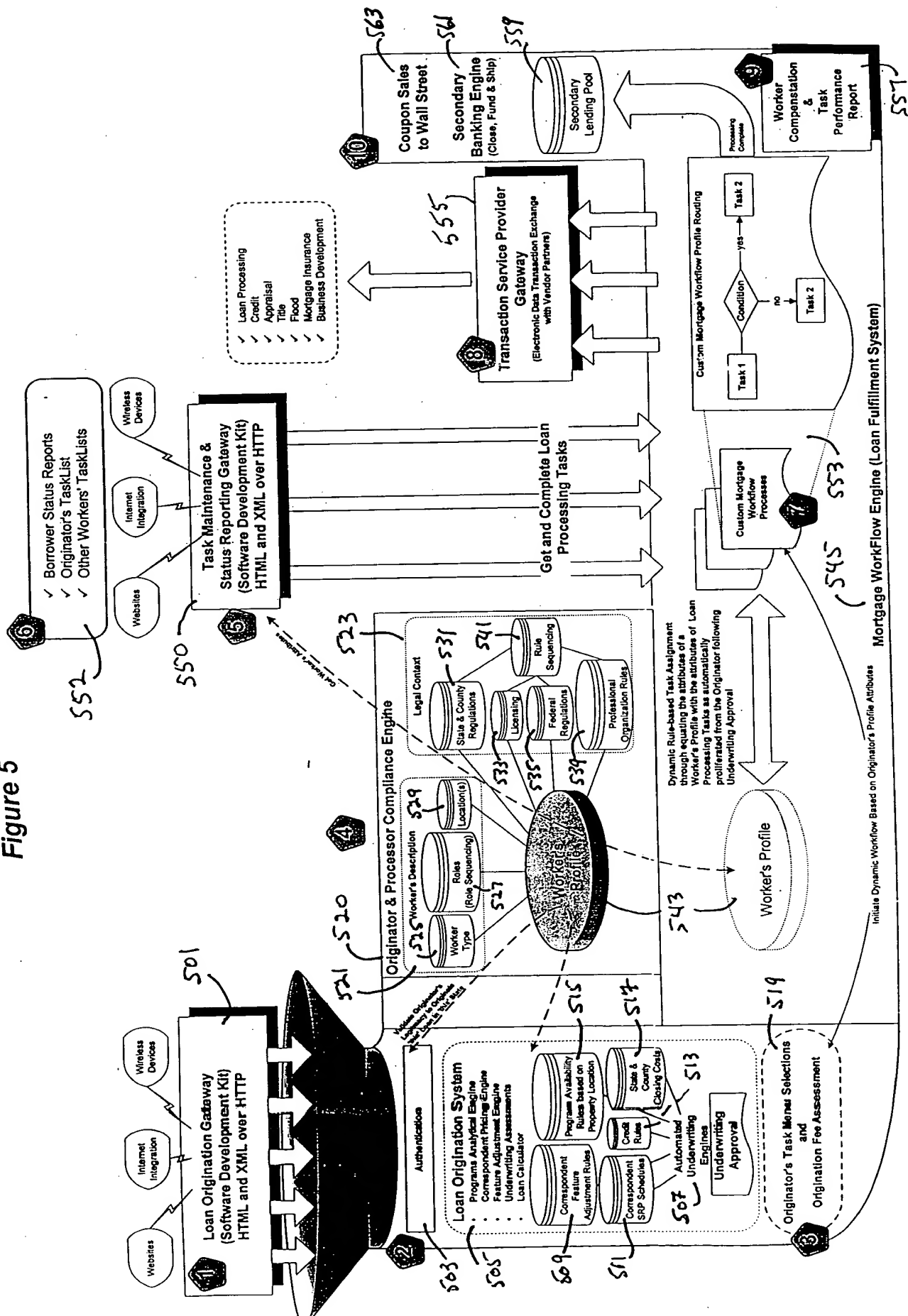


Figure 4D

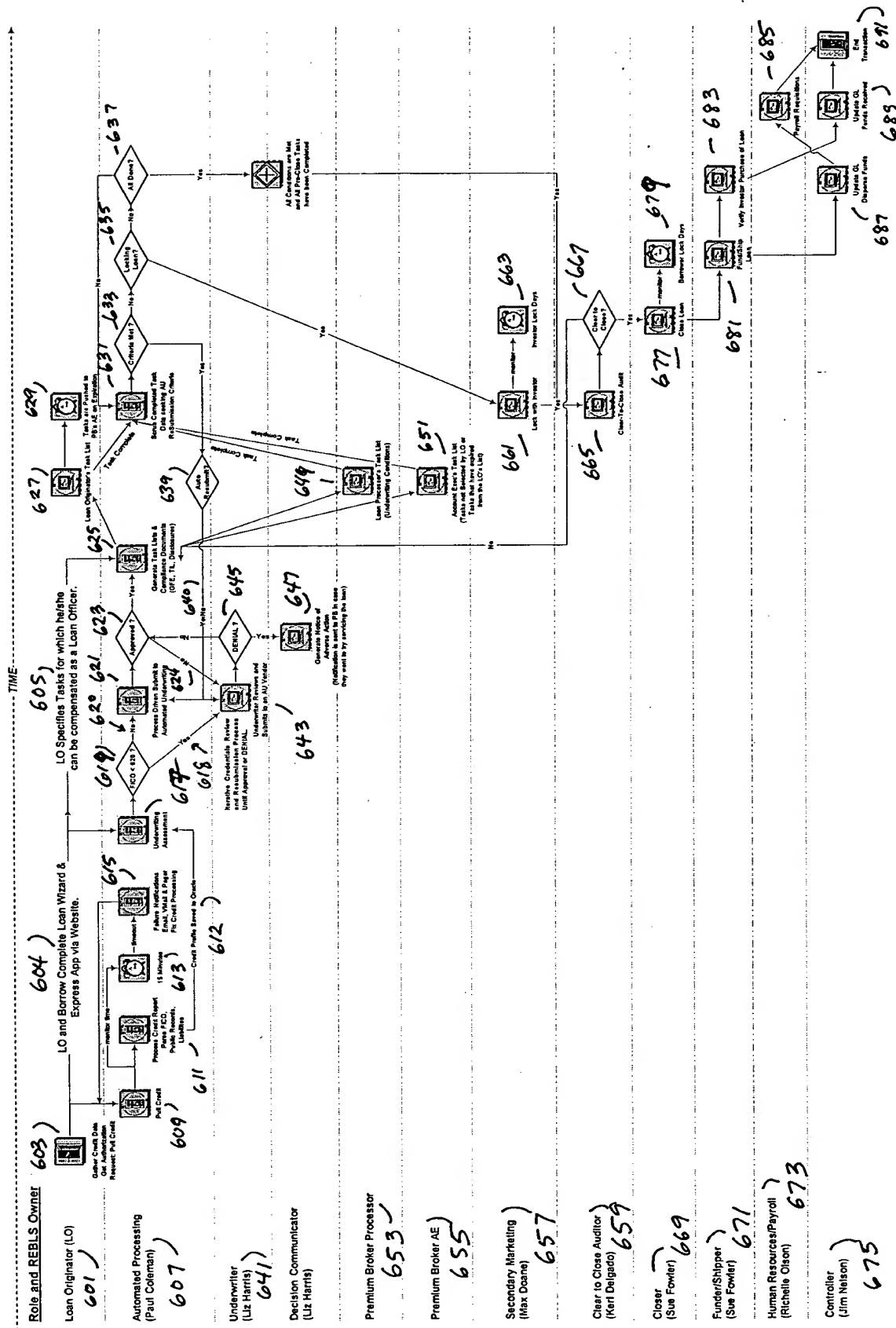
Figure 5




1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Figure 6

onpipeline.com Process Map & Workflow Definition: New Loan



Need to ask a question?	Click here for help.	Member Login	
--------------------------------	-----------------------------	---------------------	--



"The OnePipeline.com system is simple, fast and profitable."



Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users [!\[\]\(31682a351a5a1af3f3a54e743e2c9d12_img.jpg\) Sign Up Now](#)

Members

User Name

Password


 [I Forgot My Password.](#)

Figure 7

"We created a better way to originate a loan."



Welcome Joe Reaktor

Enter the Loan Origination System

Start a Loan

Task List

Check Loan Status

Get More Info

Tools and Resources

OnePipeline University

Benefits

Marketing Support Tools

Modify My Account

Log Out

Figure 8

Affordability Calculator

Affordability Information

Debt/Income Ratio to use.

36	%
----	---

Today's Interest Rate

7.875	%
-------	---

Cash Available for Down Payment

10000

Borrower Gross Income

0002

Co-Borrower Gross Income

10

Other Income

0

Total Automobile Payments

234

**Total Revolving Accounts
Payments**

200

Other Monthly Payments

200

Property Taxes (\$/Yr)

2000

Homeowner's Insurance (1Yr)

600 . . .

Instructions

Complete the information below to find out how much home can be afforded. No comma please.

Calculate Close Window

Figure 10

1 Loan Shopper
Getting started

2 eXpress Application
Apply for your loan

3 Auto Underwriting Loan Decision

4 FastTrak Processing
Loan Approved

15 **Final Approval**
Time to close your loan

Step 1: Loan Shopper

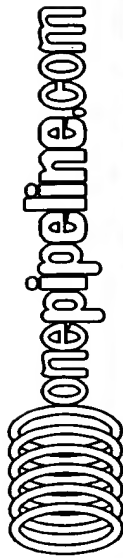
Getting PreQualified

- Complete the Loan Shopper with your borrower. Providing this information will determine the:
 - Best loan program for your borrower
 - Lender that has the right loan program and the best rate
 - Loan amount your borrower will qualify for
- Select your preferred lender or the best rate of the day.

 Cancel

Next

Figure 11



Loan Shopper

Step 1-Loan Shopper Step 2-eXpress App Step 3-Auto Underwriting Step 4-FastTrack Processing Step 5-Final Approval

Personalize My Loan || Property Info || Self Assessment || Financial Info || Loan Preference || Loan Products

Loan Number: 937266

Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

☒ Best Rate ☐ Select Lender

Today's 30-year Fixed Rates:

OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Countrywide	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
PNC	8.250%	.375	8.429%
RBMG	8.250%	.375	8.429%

last update at: 02/07/2000 10:06:58 AM

Chase	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%


Choose a lender OnePipeline.com ▼

All materials herein are copyrighted

Next


Cancel

Figure 12


OnePipeline.com - Loan Shopper - Netscape

Need to ask a question?
Click here for help.

Personalize My Loan



"Shopping for a mortgage has never been so convenient."

Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.

Please enter the primary borrower's name

First Name: Last Name:

How many borrowers will be part of this loan? - **

What is the purpose of this loan?

Purchase **

Figure 13

Need to ask
a question?Click here
for help.

Property Information

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"Relax. Once you've
found the home, the
hard part is over."



Cancel

Instructions: Complete the following information about the
property you intend to buy. The highlighted fields (**) are required.
Enter numbers without commas. (100000 not 100,000).

Page
1 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)

\$ 15000 **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property State and Zip

AK

Number of units

1

Occupancy Type

Owner Occupied **

Property Type

Single Family Detached **

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month?

\$ 0 **

Cancel

Go Forward

Figure 14

Need to ask
a question?Click here
for help.

Self-Assessment

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"Just a few more
questions and
we're ready to
apply for the loan."



Cancel

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page
3 of 5

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

☐ yes ☐ no

if so what kind of bankruptcy was filed?

7

if yes, what year and month was the bankruptcy filed?

Year: Month: Jan

was bankruptcy due to financial mismanagement?

☐ yes ☐ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

☐ yes ☐ no

if yes, what year?

Year: Month: Jan

Do you have any outstanding liens or judgements?

☐ yes ☐ no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

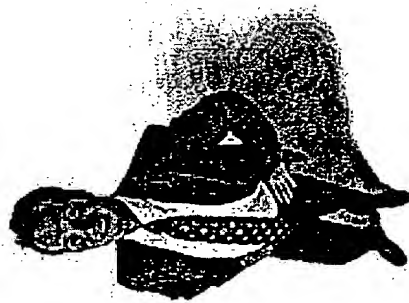
-

Go Back

Go Forward

Figure 15

"First, let's run through the numbers."



Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

page **4 of 5**

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned
\$ **

Income - Combined Total
\$ ** Income type **

Debt - Combined Total
\$ **

Asset - Combined Total
\$ ** Asset type **

Cancel

Figure 16

"The OnePipeline.com system is about having a choice."



[Cancel](#)

Loan Preferences

Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.

Page
5 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Amortization (choose all that apply) **

We recommend you start with Fixed Products if you expect to live in your home for more than five years

☒ Fixed ☐ ARM ☐ Balloon ☐ All

Rate vs. Points **

Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A rule of thumb is one point will decrease the interest rate by .25%

- ☒ Prefer lowest available interest rate without paying points
☐ Prefer to lower the rate by paying points

☒ Points you are willing to pay.

What Percentage of the home value do you wish to borrow?

% ** (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?

**

[Go Back](#)

[Go Forward](#)

Figure 17

Need to ask
a question?

Click here
for help.

Loan Products

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"Please take a
minute to review
all the options."



Cancel

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775

Loan Originator: Joe Realtor

Borrower: Frank Schmuk

Total Borrowers: 1

Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>						
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
<u>15 Year Fixed Rate, 103% LTV</u>						
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>						
	8.750%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, 103% LTV</u>						
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00

Go Back

Figure 18

Need to ask
a question?Click here
for help.

Estimated Costs

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"The estimate
gives you a good
idea of what you
can expect."



Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775

Loan Originator: Joe Realtor

Borrower: Frank Schmuk

Total Borrowers: 1

Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS

PAYMENT

Loan Amount: \$13,500.00

Principal & Interest: \$134.00

Down Payment: \$1,500.00

Taxes & Insurance: \$17.00

Rate: 8.625%

Mortgage Ins: \$3.00

Points: -0.750

Total Monthly Payment: \$154.25

TOTAL ESTIMATED CLOSING COSTS

Origination Fee (HUD #801)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 days @ \$3.19	\$47.85
Total:	\$2,157.60

Figure 19

d

OnePipeline.com - Loan Shopper		Microsoft Internet Explorer provided by Millennium Star Network, Inc.	
Need to ask a question?		Click here for help.	
Step 1 Completion		Loan Shopper	
Property Information	Lender Consultation	Self-Assessment	Financial Information
Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk	Results
Total Borrowers: 1	Loan Purpose: Purchase		

You've completed Step 1 of our 5 step process.

As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2 - eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper:

15 Year Fixed Rate, Expanded Credit, Full Documentation



"Doesn't it feel good to have more control of the loan process?"

[Cancel](#)

[Go Back](#)

[Go Forward](#)

Figure 20

"Remember, you can always click the links above for help."



Save

Delete

Page 1 of 9

Instructions: You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)



Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

Go Forward

Figure 21

Need to ask a question? [Click here for help.](#)

Getting Started

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

Okay. Let's get going and apply for the loan.



Instructions: Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page 2 of 9

Loan number: 128775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Primary Borrower

First Name	<input type="text" value="Frank"/>	**
Last Name	<input type="text" value="Schmuk"/>	**
Middle Initial	<input type="text"/>	
Age	<input type="text" value="29"/>	**
Social Security	<input type="text" value="111-11-1111"/>	**
Marital Status	<input type="radio"/> Married <input checked="" type="radio"/> Single **	
Married to (which co-borrower)	<input type="text" value="None"/>	**
Number of Dependents	<input type="text" value="0"/>	**
Ages of Dependents (separate with commas)	<input type="text" value="0"/>	**

[Save](#)

[Delete](#)

[Go Back](#)

[Go Forward](#)

Figure 22

Need to ask
a question?

Click here
for help.

Getting Started

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get
going and apply
for the loan."



Save

Delete

Instructions: Please enter or confirm the following information
concerning the Primary Borrower's current residence.

Page
3 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address 1234 Any Street **

Current City Any Towne **

Current State, Zip AK 12345 **

Own/Rent ☒ Own ☐ Rent **

Length of time at this address Years 10 ** Months 0 **

If less than 2 years complete the following information

Previous address 1 (include
city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

Previous address 2 (include
city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

Go Back

Go Forward

Figure 23

**Need to ask
a question?**


Loan Information

Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Origination Request	Results
-------------	-------------	------	----------	----------	-----------	--------------	-------------------	---------------------	---------

eXpress Application

"By making the process simple, we made it easy."



 **Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page 4 of 9

Loan number: 128775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Estimated Property Value

Purchase Price of Property **

My down payment will be

for this percentage of the property price

Loan Amount Requested

Has a purchase agreement been accepted? ☒ Yes ☐ No

if yes when does it expire?

Save

Delete

 [Go Back](#)

Go Forward

Figure 24

Need to ask
a question?

Click here
for help.

Property Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"In just a minute
we'll be ready
to submit the
application."



Save

Delete

Instructions: Please enter or confirm the information regarding the subject property. Change or complete as required.

Page
5 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

AK **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 **

Occupancy Type

Owner Occupied **

How long do you expect to be in the home?

16-30 years

Property Type

Single Family Detached **

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month?

\$ 0

Go Back

Go Forward

Figure 25

Need to ask
a question?

Click here
for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now real estate
agents can do
more for their
clients."



Save

Delete

Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page
6 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee ☒

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Figure 26

"Need to make a change? Just click the calculator."



Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

	Current Housing Expenses & Real Estate Owned	
	\$ 600	**
	Income - Combined Total	
	\$ 100000	**
	Income type	Standard **
	Debt - Combined Total	
	\$ 0	**
	Asset - Combined Total	
	\$ 100000	**
	Asset type	Standard **

Save

Delete

Go Back

Go Forward

Figure 27

"Now a few simple questions to finalize the application."

Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.



[Save](#)

[Delete](#)

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schruk
Total Borrowers: 1	Loan Purpose: Purchase	

- | | <u>Borrower</u> |
|---|---|
| a. Are there any outstanding judgements against you? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| b. Have you been declared bankrupt within the past 7 years? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| d. Are you a party to a lawsuit? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| h. Is any part of the down payment borrowed? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| i. Are you a co-maker or endorser on a note? | <input type="radio"/> yes <input checked="" type="radio"/> no |

Please explain any "yes" answers in questions "a" through "i":

- | | |
|---|---|
| j. Are you a US citizen? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| k. If not, are you a permanent resident alien? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) | <input type="radio"/> yes <input checked="" type="radio"/> no |
| m. Have you had ownership interest in property in the last three years? | <input type="radio"/> yes <input checked="" type="radio"/> no |

(1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

Figure 28

Instructions: A preliminary loan decision is listed below.

Loan number: 129776 Loan Originator: Joe Realtor Borrower: Frank Schmutz
Total Borrowers: 1 Loan Purpose: Purchase

We have not yet received your Credit Report electronically.
Click [here](#) to continue and our underwriting staff with begin work on this application.
You will have an underwriting decision within 24 hours.

Insert any extra information you may think be useful for the loan application

"See what we mean by fast? You're well on your way..."

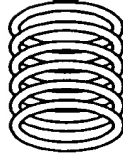


[Save](#)

[Delete](#)

[Go Back](#)

Figure 29

OnePipeline.com

MORTGAGE BROKER

REALTOR

About Us

Profiles

Investors

Press

Legal

Site Map

Contact Us

Welcome, Joe Realtor

Here are you tasks.
task description

Assigned to

Main Menu

Start A New Loan

Check Loan Status

892827 – Ben Franklin: Order acceptable commitment for title insurance

892827 – Ben Franklin: Order acceptable hazard insurance coverage with cor

892827 – Ben Franklin: Obtain signed 1003 Good Faith Estimate. Truth in L

892827 – Ben Franklin: Order flood certificate with applicable coverage

892827 – Ben Franklin: Order signed copy of Credit Authorization and Busi

892827 – Ben Franklin: Schedule Closing

718330 – Nikki Bennett: Obtain signed copy of Credit Authorization and Bus

718330 – Nikki Bennett: Obtain signed 1003 Good Faith Estimate. Truth in

718330 – Nikki Bennett: Provide regular Borrower updates

718330 – Nikki Bennett: Obtain ### months most recent (consecutive) bank s

693954 – Tom Thumb: Provide regular Borrower updates

693954 – Tom Thumb: Your assigned processing center is:

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

[privacy policy](#)

Figure 30

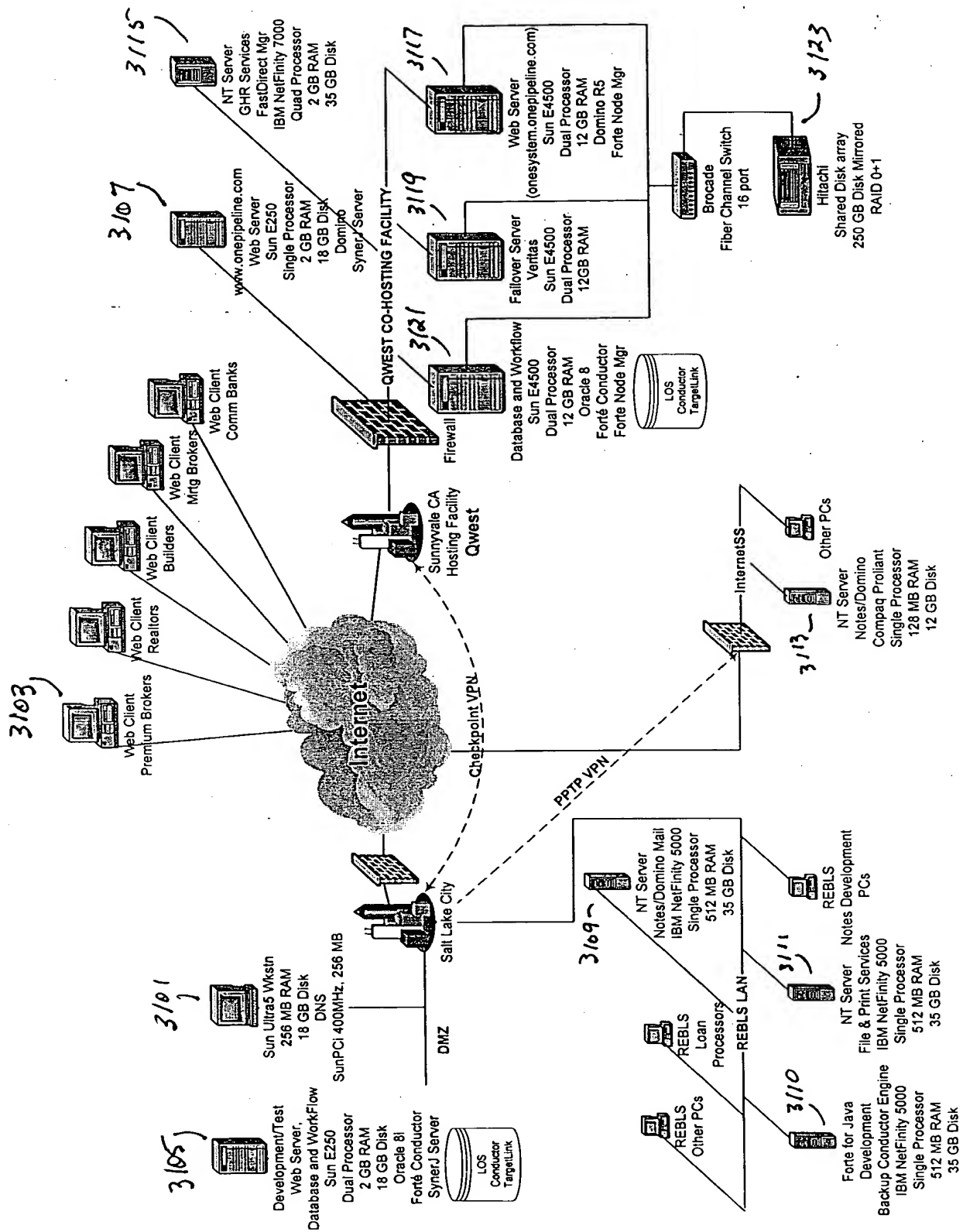


Figure 31

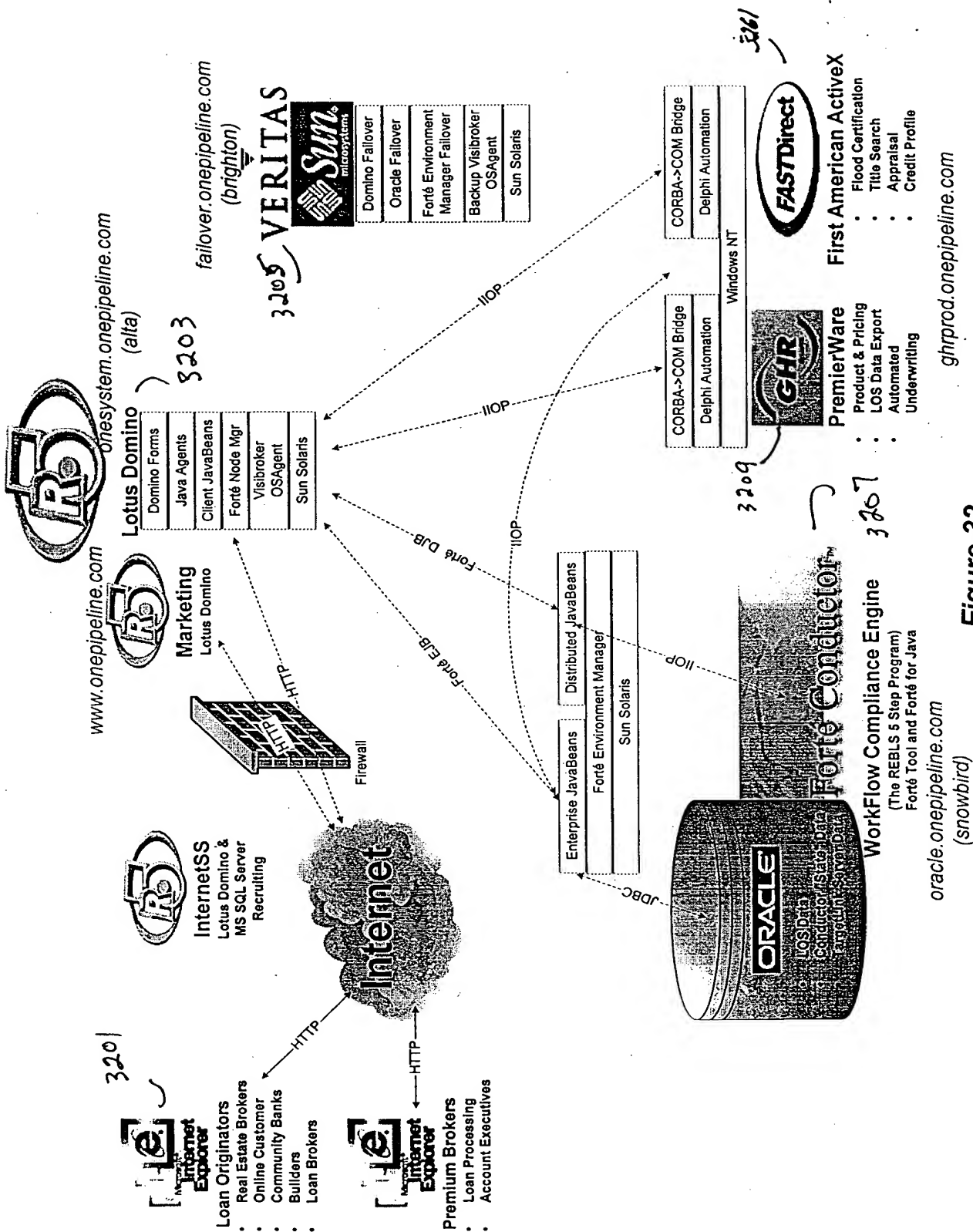


Figure 32

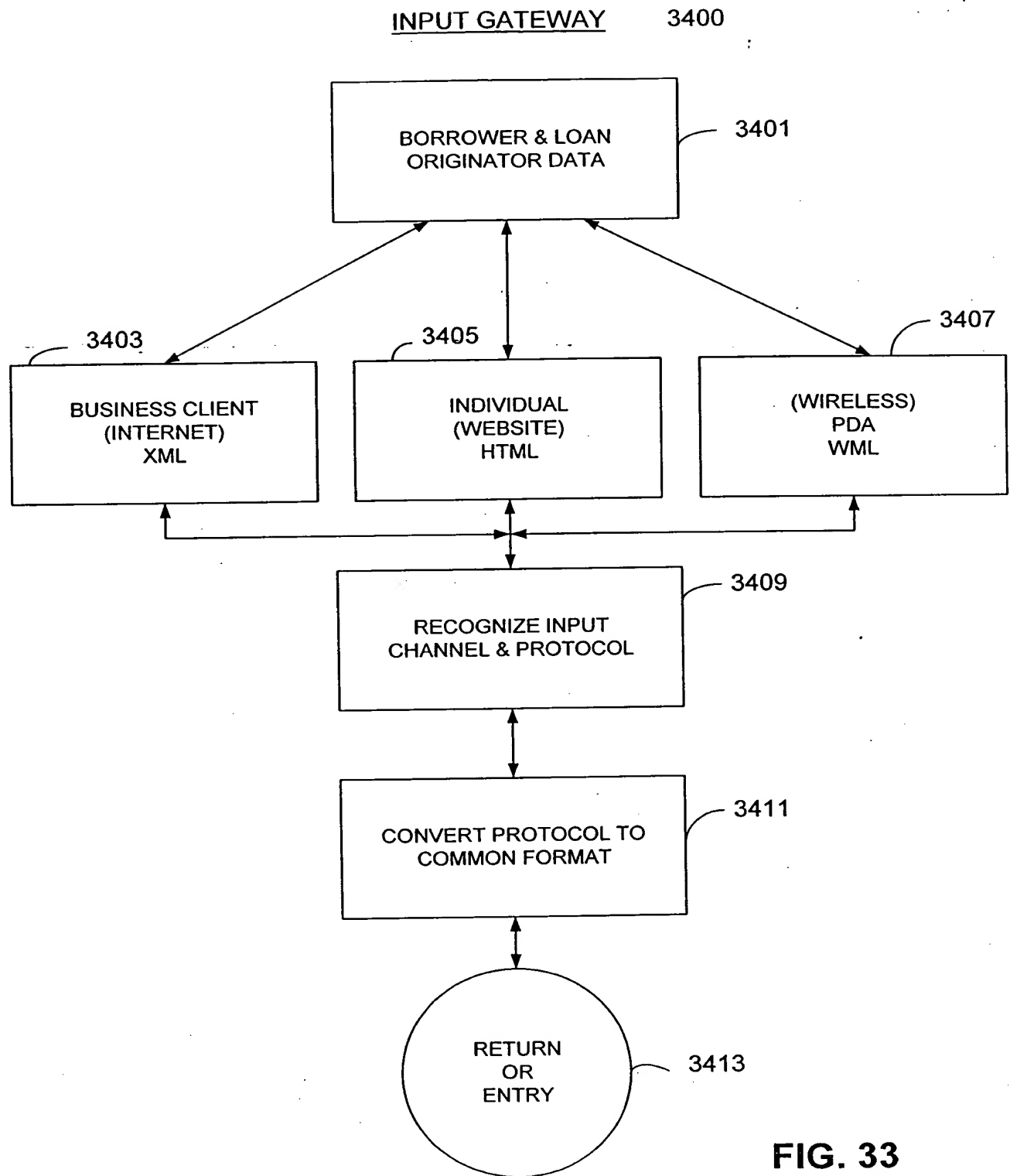


FIG. 33

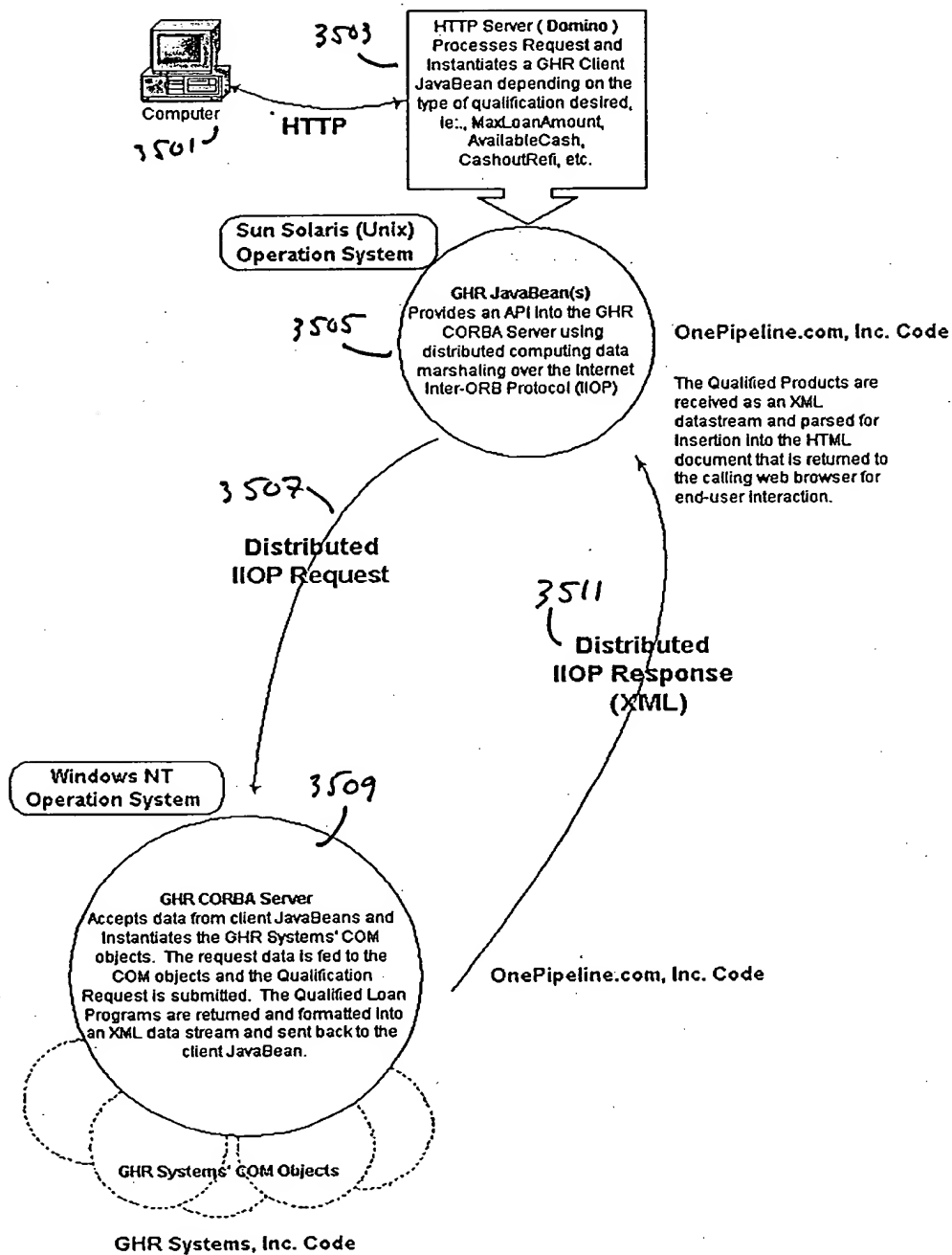


Figure 34

TASK MAINTENANCE & STATUS REPORTING GATEWAY

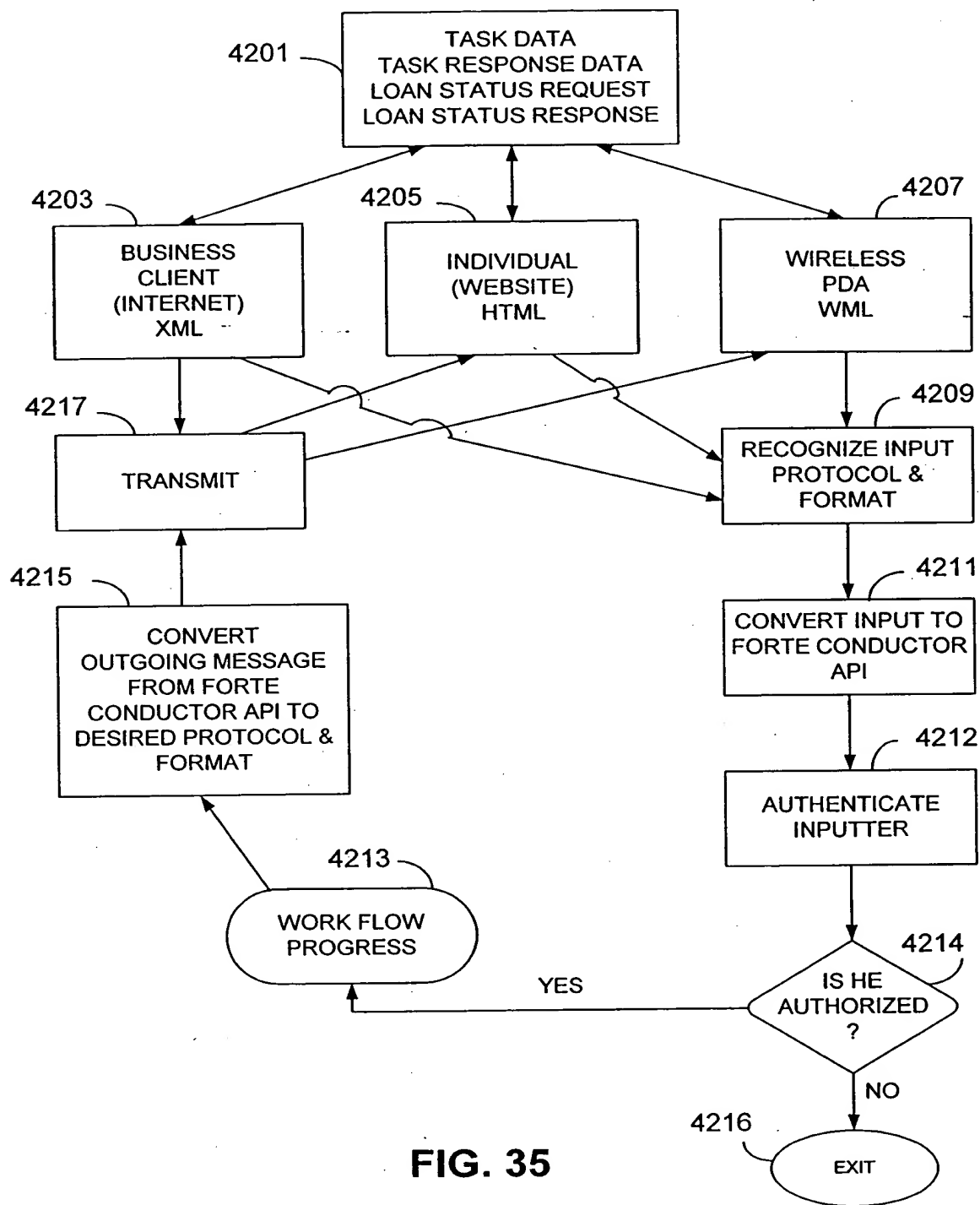


FIG. 35

TRANSACTION SERVICE PROVIDER GATEWAY 4400

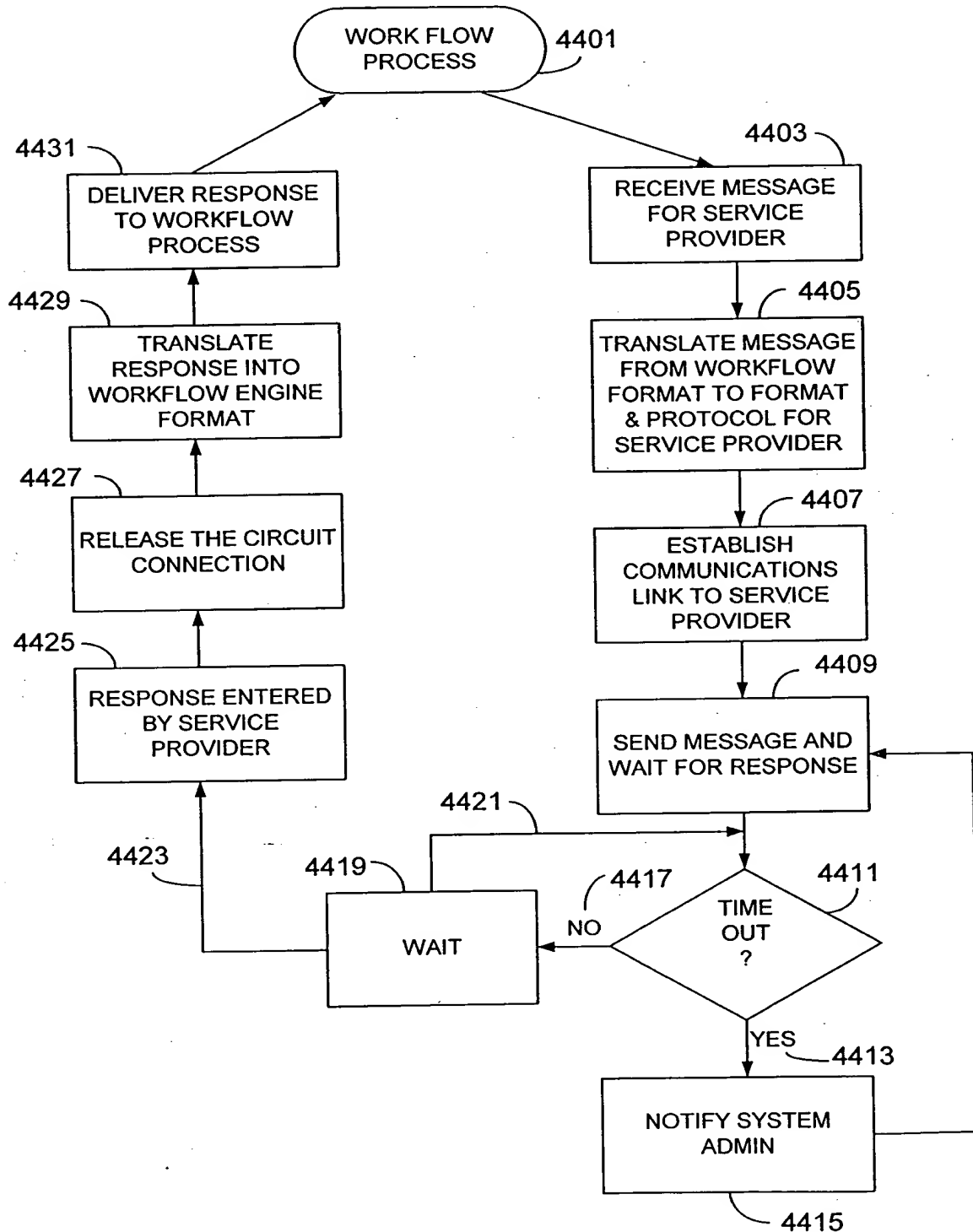


FIG. 36


https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4 - Microsoft Internet Explorer provided b

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4

Need to ask a question? [Click here for help.](#) **Loan Origination Request** **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products **Origination Request** Results

"Congratulations. We'll get back to you within 24 hours."



RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Steps 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 3, 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of % and request a loan for \$13500.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Save

Delete

Step 1: Consultation and Pre-Qualification
15% of loan origination fee

Task

- Coordinate marketing and advertising for potential borrowers
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
 - Compare lenders for 30 year fixed rate loans
 - Select a preferred lender or interest rate
 - Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current financial situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages

Loan Originator

Review and explain the estimate of costs of the loan

Figure 37

Step 2: Loan Application 20% of loan origination fee

Task

Loan Originator

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - Estimate property value of new property purchase
 - Determining down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Figure 38

Step 3: Loan Review and Administrative Tasks

15% of loan origination fee

Task

- Provide quality control for and file/store copies of
 - Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
 - Review loan file for accuracy with the borrower
 - Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

- Loan Originator
- Real Estate Broker
- Mortgage Processing Center

Figure 39

Step 4: Borrower Updates and Loan Processing
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
 - Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with borrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
 - Get borrower's signature on documents
 - Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - Collect the bank statements from the borrower
 - Collect the Insurance Binder information
 - Forward all conditions to processing
 - Review and explain the results of the Title Report
 - Review and explain the results of the Appraisal
 - Review and explain the results of the Flood Certification
 - Provide regular status updates to the borrower
 - Order the Flood Certification
 - Order the Survey (as required)
- ☒ Loan Originator
☐ Real Estate Broker
☐ Mortgage Processing Center

Step 5: Closing
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
 - Lock the interest rate for the loan
 - Coordinate closing with borrower and title company.
 - Attend closing
- ☒ Loan Originator
☐ Real Estate Broker
☐ Mortgage Processing Center

Go Back

Go Forward

Figure 40

https://onesystem.onepipeline.com/LOS.nsf/TaskList - Microsoft Internet Explorer provided by Millennium Star Network, Inc.		
https://onesystem.onepipeline.com/LOS.nsf/TaskList		
Need to ask a question?	Click here for help.	Task List
Change to View By Borrower		
Task Description		
Step #2	Assigned To	
717178 - Brad Sullivan: Order acceptable commitment for title insurance	Joe Realtor	
717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250	Joe Realtor	
Step #3	Assigned To	
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor	
125938 - C Lake: Order acceptable appraisal for no less than \$####	Joe Realtor	
125938 - C Lake: Obtain signed copy of Credit Authorization and Business	Joe Realtor	
125938 - C Lake: Obtain #### months most recent (consecutive) bank statements	Joe Realtor	
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor	
125938 - C Lake: Order acceptable commitment for title insurance	Joe Realtor	
125938 - C Lake: Order acceptable appraisal for no less than \$####	Joe Realtor	
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor	
274430 - Brad Sullivan: Order acceptable commitment for title insurance	Joe Realtor	
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in	Joe Realtor	
274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank	Joe Realtor	
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor	
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor	
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat	Joe Realtor	
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c	Joe Realtor	
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts i	Joe Realtor	
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor	
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor	
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor	
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor	
274430 - Brad Sullivan: Order acceptable commitment for title insurance	Joe Realtor	
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in	Joe Realtor	
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####	Joe Realtor	
Return to Main Menu		

Figure 41